

In re:  
Anderson D. Forrest, III  
Debtor

Case No. 24-14001-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 23, 2025

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Anderson D. Forrest, III, 67 Sherman Road, Birdsboro, PA 19508-8597
aty	+ STEPHEN MATTHEW DUNNE, Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102 U.S.A. 19102-1932
14943970	Amex, PO box 277871, Fort Lauderdale, FL 33329
14943985	+ Pamela Forrest, 67 Sherman Road, Birdsboro, PA 19508-8597

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kymberlin.jtblaw@gmail.com	May 24 2025 00:35:00	JOSEPH T. BAMBRICK, JR., Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611
tr	+ EDI: QRHHOLBER.COM	May 24 2025 04:24:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	May 24 2025 00:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 24 2025 00:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 24 2025 00:36:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14961933	Email/PDF: bncnotices@becket-lee.com	May 24 2025 01:09:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14943972	+ EDI: BANKAMER	May 24 2025 04:24:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14967071	EDI: BANKAMER	May 24 2025 04:24:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14943973	EDI: TSYS2	May 24 2025 04:24:00	Barclays Mastercard, Card Services, PO Box 8801, Wilmington, DE 19899-8801
14946307	Email/Text: Bankruptcy.RI@Citizensbank.com	May 24 2025 00:35:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14943974	+ EDI: JPMORGANCHASE	May 24 2025 04:24:00	Chase Bank/Amazon, PO Box 15123, Wilmington, DE 19850-5123
14943975	+ EDI: JPMORGANCHASE	May 24 2025 04:24:00	Chase Bank/Freedom, PO Box 15123, Wilmington, DE 19850-5123
14943976	+ EDI: JPMORGANCHASE	May 24 2025 04:24:00	Chase Bank/Slate, PO Box 15123, Wilmington, DE 19850-5123
14943977	EDI: CITICORP		

District/off: 0313-4

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		May 24 2025 04:24:00	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14965746	EDI: CITICORP	May 24 2025 04:24:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14943981	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 24 2025 00:35:00	Citizens Card Services, PO Box 42010, Providence, RI 02940-2010
14943982	^ MEBN	May 24 2025 00:22:38	Discover, PO Box 71244, Charlotte, NC 28272-1244
14943983	EDI: IRS.COM	May 24 2025 04:24:00	IRS, PA Dept of Revenue, Philadelphia, PA 19255
14967185	EDI: JEFFERSONCAP.COM	May 24 2025 04:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14959594	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 24 2025 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14943984	Email/Text: EBN@Mohela.com	May 24 2025 00:35:00	Mohela, PO Box 790233, Saint Louis, MO 63179-0233
14958304	Email/Text: EBN@Mohela.com	May 24 2025 00:35:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14964296	Email/Text: bkrgeneric@penfed.org	May 24 2025 00:35:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
14967676	EDI: PRA.COM	May 24 2025 04:24:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14943989	EDI: G2RSPSECU	May 24 2025 04:24:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14943986	EDI: SYNC	May 24 2025 04:24:00	Paypal credit, PO Box 960080, Orlando, FL 32896-0080
14943987	+ Email/Text: bkrgeneric@penfed.org	May 24 2025 00:35:00	Penfed, PO Box 247080, Omaha, NE 68124-7080
14980501	EDI: Q3G.COM	May 24 2025 04:24:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14966958	+ Email/Text: bankruptcyreports@wakeassoc.com	May 24 2025 00:45:00	RGAL ANESTHESIA SERVICES, LLC, c/o Wakefield & Associates, LLC, PO BOX 58, FORT MORGAN, CO 80701-0058
14959756	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2025 00:40:24	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14943992	EDI: SYNC	May 24 2025 04:24:00	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14943995	+ EDI: TDBANKNORTH.COM	May 24 2025 04:24:00	TD Card Services, PO Box 23072, Columbus, GA 31902-3072
14957634	^ MEBN	May 24 2025 00:22:26	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
14958507	^ MEBN	May 24 2025 00:22:44	US Department of Education/MOHELA, Po Box 790453, St Louis, MO 63179-0453
14943996	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 24 2025 00:41:16	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
14948551	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 24 2025 00:40:48	Wells Fargo Bank, N.A., Atty: BK Dept., MAC# N9286-01Y, Default Document Processing, P.O. Box 1629, Minneapolis, MN 55440-1629
14961961	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 24 2025 00:40:49	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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14943997 + Email/PDF: Bankruptcynoticehomelending@wellsfargo.com

May 24 2025 00:53:52

Wells Fargo Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14943991		RGAL Wakefield Associates
14961935	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14943971	*	Amex, PO box 277871, Fort Lauderdale, FL 33329
14943978	*	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14943979	*	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14943980	*	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14959596	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14959597	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14960891	*+	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14943990	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14943988	*+	Penfed, PO Box 247080, Omaha, NE 68124-7080
14980503	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14943993	*	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14943994	*	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013

TOTAL: 1 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Anderson D. Forrest III</u>			Social Security number or ITIN: xxx-xx-5051
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed in chapter: 13 11/7/24
Case number: 24-14001-pmm			Date case converted to chapter: 7 5/21/25

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anderson D. Forrest III	
2. All other names used in the last 8 years		
3. Address	67 Sherman Road Birdsboro, PA 19508	
4. Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372-6400 Email: kymberlin.jtblaw@gmail.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Anderson D. Forrest III**

Case number **24-14001-pmm**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 5/23/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 25, 2025 at 09:40 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 8/25/25</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	